

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David C. Wentz
Michelle Wentz
Debtors

Case No. 16-00260-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jul 20, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ David C. Wentz, Michelle Wentz, 38 Lynbrook Dr S, York, PA 17402-3222
4744260	Phelan Hallinan & Schmieg, LLP, 1617 JFK Blvd., Ste 1400, One Penn Center Plaza, Philadelphia, PA 19103

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Jul 20 2022 18:39:00	Wilmington Savings Fund Society, FSB, d/b/a Christ, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
4744251	+ Email/Text: bk@avant.com	Jul 20 2022 18:39:00	Avant Credit, 640 N LaSalle St, Chicago, IL 60654-3781
4744252	+ EDI: TSYS2	Jul 20 2022 22:43:00	Barclays Bank Delaware, 700 Prides Crossing, Newark, DE 19713-6109
4744253	+ EDI: CAPITALONE.COM	Jul 20 2022 22:43:00	Capital One, P O Box 30281, Salt Lake City, UT 84130-0281
4762877	EDI: CAPITALONE.COM	Jul 20 2022 22:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4744255	+ EDI: CITICORP.COM	Jul 20 2022 22:43:00	Citimortgage Inc, P O Box 6243, Sioux Falls, SD 57117-6243
4744256	+ Email/Text: bknotice@ercbpo.com	Jul 20 2022 18:39:00	Comcast Cable Communications, C/O Enhanced Recovery Corp, P O Box 57547, Jacksonville, FL 32241-7547
4744257	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 20 2022 18:47:04	Credit One Bank, P O Box 98872, Las Vegas, NV 89193-8872
4744254	Email/Text: BNSFN@capitalsvcs.com	Jul 20 2022 18:39:00	CCS/First National Bank, 500 East 60th St N, Sioux Falls, SD 57104
4744258	+ EDI: AMINFOFP.COM	Jul 20 2022 22:43:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
4797135	EDI: JEFFERSONCAP.COM	Jul 20 2022 22:43:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
4792500	Email/PDF: resurgentbknotifications@resurgent.com	Jul 20 2022 18:47:05	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4744259	+ Email/Text: unger@members1st.org	Jul 20 2022 18:39:00	Members First Credit Union, P O Box 40, Mechanicsburg, PA 17055-0040
4787435	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 20 2022 18:39:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

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4798740	EDI: PRA.COM	Jul 20 2022 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
4789563	+ EDI: JEFFERSONCAP.COM	Jul 20 2022 22:43:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
4744261	+ EDI: RMSC.COM	Jul 20 2022 22:43:00	SYNCB/Walmart Dual Card, P O Box 965024, Orlando, FL 32896-5024
4744262	+ EDI: USAA.COM	Jul 20 2022 22:43:00	USAA Federal Savings Bank, 10750 McDermott Fwy, San Antonio, TX 78288-1600
4797127	+ Email/Text: bncmail@w-legal.com	Jul 20 2022 18:39:00	USAA Savings Bank, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4744263	+ EDI: WFCCSBK	Jul 20 2022 22:43:00	Wells Fargo Bank MAC, X2505-033, P O Box 10438, Des Moines, IA 50306-0438
4744264	+ Email/Text: Bankruptcies@nragroup.com	Jul 20 2022 18:39:00	Wellspring Medical, C/O National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
5352577	+ Email/Text: RASEBN@raslg.com	Jul 20 2022 18:39:00	Wilmington Savings Fund Society, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
5338374	+ Email/Text: bkteam@selenefinance.com	Jul 20 2022 18:39:00	Wilmington Savings Fund Society, FSB, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Houston TX 77042-4546
5338375	+ Email/Text: bkteam@selenefinance.com	Jul 20 2022 18:39:00	Wilmington Savings Fund Society, FSB, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Houston TX 77042, Wilmington Savings Fund Society, FSB, Selene Finance, LP 77042-4546
4798797	+ Email/Text: bkenotice@rushmorelm.com	Jul 20 2022 18:39:00	Wilmington Savings Fund Society, FSB, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
4744265	+ Email/Text: rperez@arcadiarecovery.com	Jul 20 2022 18:39:11	York Hospital, C/O Arcadia Recovery Bureau, 645 Penn St, Reading, PA 19601-3543

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2022 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust cwohlab@raslg.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Wilmington Savings Fund Society FSB Et Al... bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust bkgroup@kmlawgroup.com
Joshua I Goldman	on behalf of Creditor Wilmington Savings Fund Society FSB Et Al... josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
Michael John Csonka	on behalf of Debtor 1 David C. Wentz office@csonkalaw.com kwhitsel@csonkalaw.com;r48114@notify.bestcase.com;mcsonka@alifeafterdebt.com;kwhitsel@alifeafterdebt.com
Michael John Csonka	on behalf of Debtor 2 Michelle Wentz office@csonkalaw.com kwhitsel@csonkalaw.com;r48114@notify.bestcase.com;mcsonka@alifeafterdebt.com;kwhitsel@alifeafterdebt.com
Thomas I Puleo	on behalf of Creditor Wilmington Savings Fund Society FSB Et Al... tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1

David C. Wentz

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5611

EIN --

Debtor 2

Michelle Wentz

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4370

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:16-bk-00260-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David C. Wentz

Michelle Wentz

By the
court:7/20/22Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.